



Order Filed on May 25, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
Authorized Agent for Secured Creditor
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Shauna Deluca, Esq. (SD-8248)

In Re:

Mike Lewicki,

Debtor.

Jennifer Lewicki,

Joint Debtor.

Case No.: 18-28717-RG

Chapter: 13

Hearing Date: May 19, 2021

Judge: Rosemary Gambardella

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: May 25, 2021

A handwritten signature in cursive script that reads "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Secured Creditor: Selene Finance LP, as attotney in fact for VRMTG Asset Trust

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Christine Curran, Esq.

Property Involved ("Collateral"): 77 Westover Avenue, West Caldwell, NJ 07006

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtors are overdue for 4 months from February 1, 2021 through May 1, 2021.
- The Debtors are overdue for 4 payments from February 1, 2021 through May 1, 2021 at \$2,560.01 per month.

Funds Held In Suspense \$247.61

Total Arrearages Due \$9,992.43

2. Debtors must cure all post-petition arrearages, as follows:

- An immediate lump-sum payment in the amount of \$9,992.43 shall be made directly to Secured Creditor on or before May 31, 2021.
- Beginning on June 1, 2021, regular monthly mortgage payments shall continue to be made in the amount of \$2,560.01. This amount is subject to change based on escrow and/or interest rate adjustments.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Lump sum cure payment: Selene Finance LP
9990 Richmond Ave, Suite 400 South
Houston, TX 77042
- Regular monthly payment: Selene Finance LP
9990 Richmond Ave, Suite 400 South
Houston, TX 77042

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.


5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Christine Curran, Esq.
Attorney for Debtors
Date: 5/20/2021

/s/ Shauna Deluca

Shauna Deluca, Esq.
Attorney for Secured Creditor
Date: May 17, 2021